



PATENT ✓
JFW

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Hahn-Carlson Examiner: Backer, F.
Serial No.: 09/527,717 ✓ Group Art Unit: 3621
Filed: March 17, 2000 Docket No.: USBA.004PA
Title: VALIDATION APPROACH FOR AUDITING A VENDOR-BASED TRANSACTION

CERTIFICATE UNDER 37 CFR 1.8: The undersigned hereby certifies that this communication is being deposited in the United States Postal Service, as first class mail, in an envelope addressed to: Mail Stop Amendment, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on June 16, 2006

By: Kelly S. Waltney
Kelly S. Waltney

RESPONSE TO RESTRICTION REQUIREMENT

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Customer No.
40581

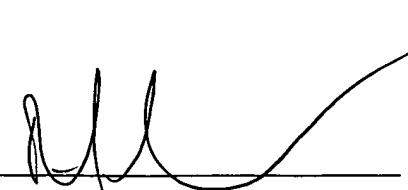
Sir:

In response to the non-final Office Action dated May 22, 2006, in which a restriction requirement was made, the claims of Group I (13 and 16-27) are hereby elected, with traverse.

Applicant traverses the restriction because the Office Action fails to present sufficient rationale or support for the requirement. The Office Action appears to assert that claims concerning similar subject matter but written in non-identical language acquire a separate utility, and thereby provide a basis for restriction. The Office Action does not attempt to explain how the claims are being interpreted so as to parse them into the two allegedly separable categories ("merchant offering" and "validating a service..."). Moreover, all the claims are clearly directed to both of the categories. Accordingly, the rationale that attempts to support the restriction is illogical, and contrary to MPEP § 806.05(d).

Reconsideration and withdrawal of the restriction requirement is respectfully requested. If the Examiner has any questions or comments, a telephone call to the number indicated below is invited.

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